

**Information to identify the case:**

Debtor 1	<u>Helen M. Esquivel</u>	Social Security number or ITIN	xxx-xx-0329
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Alexis O. Esquivel</u>	Social Security number or ITIN	xxx-xx-1387
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-35057-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Helen M. Esquivel

Alexis O. Esquivel

3/16/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Helen M. Esquivel  
 Alexis O. Esquivel  
 Debtors

Case No. 17-35057-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Mar 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2018.

db/jdb  
 517226866 Helen M. Esquivel, Alexis O. Esquivel, 322 Irvington Pl, Hamilton, NJ 08610-3915  
 Bordentown driver training school, Partners Financial, 403 Axminister Dr,  
 Fenton, MO 63026-2921  
 517226868 Endurance Insurance, C/O The Leviton law Firm Ltd., 3 Golf Ctr Ste 361,  
 Hoffman Estates, IL 60169-4910  
 517226869 ++FLAGSHIP RESORT, 60 NORTH MAINE AVENUE, ATLANTIC CITY NJ 08401-5518  
 (address filed with court: flagship resort, Flagship Resort Development Corp,  
 60 N Maine Ave, Atlantic City, NJ 08401-5518)  
 517226873 Nissan Motor Acceptance Corporation, PO Box 742658, Cincinnati, OH 45274-2658  
 517226874 Nissan Motor Acceptance Corporation, PO Box 742657, Cincinnati, OH 45274-2657  
 517226872 Nissan motor acceptance Corp., PO Box 660366, Dallas, TX 75266-0366  
 517226878 PSE&G, C/O PennCredit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425  
 517226877 Premins company, 1407 Avenue M, Brooklyn, NY 11230-5212  
 517226879 Real Time Resolutions, Inc., PO Box 1259, Oaks, PA 19456-1259  
 517226881 Shellpoint mortgage, Shellpoint Mortgage Servicing, PO Box 740039,  
 Cincinnati, OH 45274-0039  
 517226875 optimum, C/O Sunrise Credit Service, Inc., PO Box 9100, Farmingdale, NY 11735-9100  
 517226876 performance spine, 4056 Quakerbridge Rd, Lawrenceville, NJ 08648-4779

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 16 2018 22:46:32 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 16 2018 22:46:29 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517226865 EDI: RMSC.COM Mar 17 2018 02:28:00 AMERICAN Eagle Outfitters, AEO/SYNCHRONY Bank,  
 PO Box 960013, Orlando, FL 32896-0013  
 517226870 EDI: RMSC.COM Mar 17 2018 02:28:00 GAP visa, GAP VISA/SYNCHRONY BANK, PO Box 960017,  
 Orlando, FL 32896-0017  
 517226871 EDI: RMSC.COM Mar 17 2018 02:28:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914  
 517226880 +E-mail/Text: dwarshaw@warshawlawfirm.com Mar 16 2018 22:47:09  
 Robert Wood Johnson University, C/O Warshaw Law Firm LLC, 266 King George Rd Ste C-2,  
 Warren, NJ 07059-5187  
 517229496 +EDI: RMSC.COM Mar 17 2018 02:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517226867 E-mail/Text: equiles@philapark.org Mar 16 2018 22:47:33 city of philadelphia,  
 PO Box 41818, Philadelphia, PA 19101-1818  
 517226882 E-mail/Text: Supportservices@receivablesperformance.com Mar 16 2018 22:47:30  
 verizon wireless, C/O Receivables Performance Management L, PO Box 1548,  
 Lynnwood, WA 98046-1548

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 18, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Mar 16, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2018 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfbis.com  
Rebecca Ann Solarz on behalf of Creditor NEW PENN FINANCIAL LLC D/B/A SHELLPOINT MORTGAGE  
SERVICING rsolarz@kmlawgroup.com  
Robert G. Swan on behalf of Joint Debtor Alexis O. Esquivel lawofficeofrswan@aol.com  
Robert G. Swan on behalf of Debtor Helen M. Esquivel lawofficeofrswan@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5